

United States Bankruptcy Court
Northern District of Ohio

In re:
Cynthia C Theodoropoulos
Debtor

Case No. 16-16691-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: athre
Form ID: 309A

Page 1 of 2
Total Noticed: 30

Date Rcvd: Oct 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2018.

db +Cynthia C Theodoropoulos, 1909 W. 38th Street, Lorain, OH 44053-2528
24626448 +Catherine Theodoropoulos, 1909 W. 38th Street, Lorain, OH 44053-2528
24626451 Cleveland Clinic, P.O. Box 94909, Cleveland, OH 44101-4909
24664743 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
24626452 Cleveland Clinic, P.O. Box 73662, Cleveland, OH 44193-1273
24644833 +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: docket@ohbksources.com Oct 11 2018 22:46:10 William J. Balena,

30400 Detroit Road, Suite 106, Westlake, OH 44145
tr EDI: QDOSIMON.COM Oct 12 2018 02:18:00 David O. Simon, Trustee, 55 Public Square,
Suite 2100, Cleveland, OH 44113-1902
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Oct 11 2018 22:47:42 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
24626446 EDI: AMEREXPR.COM Oct 12 2018 02:19:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
24658205 EDI: BECKLEE.COM Oct 12 2018 02:19:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
24803588 EDI: AIS.COM Oct 12 2018 02:18:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
24626447 +EDI: AMEREXPR.COM Oct 12 2018 02:19:00 Amex/Costco, Correspondence, Po Box 981540,
El Paso, TX 79998-1540
24626449 +EDI: WFNNB.COM Oct 12 2018 02:19:00 Cb/talbots, Po Box 182789, Columbus, OH 43218-2789
24626450 +EDI: CHASE.COM Oct 12 2018 02:19:00 Chase, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
24626453 EDI: WFNNB.COM Oct 12 2018 02:19:00 Comenity Bank/Lane Bryant, Po Box 18215,
Columbus, OH 43218
24626454 +EDI: WFNNB.COM Oct 12 2018 02:19:00 Comenity Bank/Marathon, Po Box 182125,
Columbus, OH 43218-2125
24626455 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 11 2018 22:49:43 Fifth Third Bank,
Attn: Bankruptcy, 1850 East Paris Ave, Se, Grand Rapids, MI 49546-6210
24626456 E-mail/Text: bankruptcy@huntington.com Oct 11 2018 22:48:20 Huntington National Bank,
P.O. Box 182519, Columbus, OH 43218-2519
24762903 +EDI: MID8.COM Oct 12 2018 02:19:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
24626457 EDI: WFNNB.COM Oct 12 2018 02:19:00 Marathon, P.O. Box 659584,
San Antonio, TX 78265-9584
24660057 EDI: Q3G.COM Oct 12 2018 02:20:00 Quantum3 Group LLC as agent for, CF Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
24647302 EDI: Q3G.COM Oct 12 2018 02:20:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
24626459 E-mail/Text: bk@revenuegroup.com Oct 11 2018 22:49:51 Revenue Group, P.O. Box 93983,
Cleveland, OH 44101
24626460 +EDI: RMSC.COM Oct 12 2018 02:20:00 Synccb/care Credit, Po Box 965036,
Orlando, FL 32896-5036
24813977 +EDI: RMSC.COM Oct 12 2018 02:20:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
24626461 +EDI: RMSC.COM Oct 12 2018 02:20:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
24626462 +EDI: RMSC.COM Oct 12 2018 02:20:00 Synchrony Bank/Sams Club, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
24630679 +E-mail/Text: bankruptcy@huntington.com Oct 11 2018 22:48:20 The Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424
25329302 EDI: ECAST.COM Oct 12 2018 02:19:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24626458 Northwest Savings Bank
cr* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.epiqsystems.com
Lauren A. Helbling chl3trustee@chl3cleve.com, lhelbling13@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Cynthia C Theodoropoulos docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Cynthia C Theodoropoulos**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **16-16691-aih**

Social Security number or ITIN **xxx-xx-0715**
 EIN -- --
 Social Security number or ITIN -- --
 EIN -- --
 Date case filed in chapter **13** **12/7/16**
 Date case converted to chapter **7** **10/10/18**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cynthia C Theodoropoulos	
2. All other names used in the last 8 years		
3. Address	1909 W. 38th Street Lorain, OH 44053	
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: docket@ohbksource.com
5. Bankruptcy trustee Name and address	David O. Simon, Trustee 55 Public Square Suite 2100 Cleveland, OH 44113-1902	Contact phone (216) 621-6201 Email: david@simonlpa.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . www.ohnb.uscourts.gov .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 10/11/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 15, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <p style="text-align: center;">*** Valid photo identification required *** *** Proof of Social Security Number required ***</p>	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%;"> Filing deadline: 1/14/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	